

Benefit Wise

Helping You Staying Informed...



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Plan Year 2015 Plan Design Changes

The PEBP Board approved the following plan design changes for Plan Year 2015, effective July 1, 2014:

Consumer Driven Health Plan

- The coinsurance rate on the CDHP will change from the current 75% (Plan) and 25% (participant) to 80% (Plan) and 20% (participant) after the plan year deductible is satisfied.
- The Plan will cover one annual preventive vision screening exam paid at 100% under the wellness benefit.
- The CHDP deductible will be reduced from \$1,900 to \$1,500 for individual coverage (participant only) and from \$3,800 to \$3,000 for family coverage (participant plus one or more covered family members).

Dental Plan

- The annual dental maximum per covered member will increase from the current \$1,000 to \$1,500 per covered member.

Health Reimbursement Arrangement (HRA)

- The HRA for CDHP participants will continue to accumulate without an annual or lifetime limit (fund balance will carry over from the current plan year to the next plan year).
- The HRA for Medicare retirees enrolled in medical coverage through the Medicare Exchange will continue to accumulate without an annual or lifetime limit (fund balance will carry over from this current plan year to the next plan year).

NVision Health & Wellness Program

- PEBP will continue the NVision Health & Wellness Program and its associated premium incentive for CDHP and HMO primary participants who complete the required steps to earn premium credit for Plan Year 2015, effective July 1, 2014.

IRS Increases 2014 HSA Contribution Limit

The Internal Revenue Service will increase the HSA contribution maximum in 2014 as follows:

Contribution Limits for Health Savings Accounts			
	For 2014	For 2013	
HSA (contribution limit (employer + employee))	Individual \$3,300 Family \$6,550	Individual \$3,250 Family \$6,450	Individual +\$50 Family +\$100
HSA catch-up contributions (age 55 or older)	\$1,000	\$1,000	No change
*Catch-up contributions can be made any time during the year in which the HSA participant turns 55.			



Want Easy Access to Health and Wellness Topics?

The PEBP website now contains a variety of information on Health and Wellness. By accessing the Health and Wellness link you will find an abundance of information in one convenient place. Visit www.pebp.state.nv.us today and select the Health and Wellness link on the Home Page (located under the *What's New* slide show or click [here](#)).

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- **Health and Wellness**
 - Heart Health
 - Health Observance Calendar and related newsletters
 - Health and wellness resources
 - **Vaccines and Immunizations**
 - Recommended immunizations for children, pre-teens, teens and adults
 - Vaccine side effects and safety
 - Vaccine side effects and safety
 - Vaccines for travelers
 - Fact sheets and resources
 - **Diabetes Facts**
 - Learn about the types of diabetes
 - Managing your blood sugar
 - Diet and weight control
 - Diabetes health concerns
 - Pre-diabetes
 - Prevention
 - **Dental Health**
 - Oral health care
 - Conditions that may be linked to oral health
 - Periodontal disease
 - Dental exams
 - Understanding the connection between oral health and overall health
 - **Nutrition**
 - Nutrition basics
 - Food groups
 - Look up info for over 8,000 foods and compare foods side-by-side
 - Food tracker
 - Physical activity tracker
 - Weight manager
 - Health recipes
 - **Advance Directives**
 - Creating a Living Will and Durable Power of Attorney for Health Care
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Extend Health is Changing their Name to Towers Watson One Exchange

Extend Health will change their name to Towers Watson One Exchange in late December. Nothing else will be different. The name change will be transparent to PEBP retirees. The only thing retirees will notice when calling Extend Health at 1-888-598-7545 is the Benefit Advisors and Customer Service staff will answer calls using One Exchange.